

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Kennith Eugene Young  
Mary Alice Young  
Debtors

Case No. 18-01077-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Apr 20, 2023

User: AutoDocke  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 38

The following symbols are used throughout this certificate:

**Symbol Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 22, 2023:**

Recip ID	Recipient Name and Address
db/jdb	+ Kenneth Eugene Young, Mary Alice Young, 266 Grove Road, Delta, PA 17314-9023
5058400	+ Aberdeen Proving Ground FCU, c/o Silverman Theologou, LLP, 11200 Rockville Pike, Ste. 520, N. Bethesda, MD 20852-7105
5035883	+ CATHERINE M BILGER, TAX COLLECTOR, 529 BROAD ST EXTD, DELTA, PA 17314-9203
5035884	+ CCB/BJSClub, PO BOX 182789, COLUMBUS, OH 43218-2789
5058399	+ Douglas Blecki, 11200 Rockville Pike, Ste. 520, N. Bethesda, MD 20852-7105
5035893	+ MASSANUTTEN OWNERS ASSOC, PO BOX 1227, HARRISONBURG, VA 22803-1227
5035894	+ MATTHEW YOUNG, 266 GROVE ROAD, DELTA, PA 17314-9023
5035895	+ MEDSTAR HEALTH VNA, 4061 POWDER MILL RD, STE 560, BELTSVILLE, MD 20705-4052
5035901	+ WOODSTONE AT MASSANUTTEN, MASSANUTTEN RESORT BILLING, PO BOX 1227, HARRISONBURG, VA 22803-1227

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	EDI: JPMORGANCHASE	Apr 20 2023 22:34:00	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, 3415 Vision Drive, Columbus, OH 43219
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 20 2023 18:44:00	SELECT PORTFOLIO SERVICING, INC., PO Box 65250, Salt Lake City, UT 84165-0250
5035881	+ Email/Text: bankruptcygroup@apgfcu.com	Apr 20 2023 18:43:00	ABERDEEN PROVING GROUND FCU, PO BOX 1176, ABERDEEN, MD 21001-6176
5035882	+ EDI: TSYS2	Apr 20 2023 22:34:00	BARCLAY'S BANK DE, 125 S WEST ST, WILMINGTON, DE 19801-5014
5035889	EDI: PENNDEPTREV	Apr 20 2023 22:34:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
5035889	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 20 2023 18:43:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
5058867	Email/PDF: bncnotices@becket-lee.com	Apr 20 2023 18:49:51	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5035899	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Apr 20 2023 18:43:00	UNEMP COMP OVERPAYMENT MATTERS, DEPT OF L&I - OFFICE OF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121
5035890	+ Email/Text: bankruptcy@diamondresorts.com	Apr 20 2023 18:43:00	DIAMOND RESORTS FINANCIAL SERVICES, 10600 WEST CHARLESTON BLVD, LAS VEGAS, NV 89135-1260
5035888	Email/Text: FMClaims@Firstmarkservices.com	Apr 20 2023 18:43:22	CITIZENS/FM, 121 S 13TH STREET, LINCOLN, NE 68508
5506385	+ Email/Text: mtgbk@shellpointmtg.com	Apr 20 2023 18:43:00	GS Mortgage-Backed Securities Trust

			2022-RPL2,, NewRez LLC d/b/a Shellpoint Mortgage, P.O. Box 10826, Greenville, SC 29603, GS Mortgage-Backed Securities Trust 2022, NewRez LLC d/b/a Shellpoint Mortgage 29603-0826
5506384	+ Email/Text: mtgbk@shellpointmtg.com	Apr 20 2023 18:43:00	GS Mortgage-Backed Securities Trust 2022-RPL2,, NewRez LLC d/b/a Shellpoint Mortgage, P.O. Box 10826, Greenville, SC 29603-0826
5335691	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 20 2023 18:44:00	Goldman Sachs Mortgage Company, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
5335692	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 20 2023 18:44:00	Goldman Sachs Mortgage Company, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, Goldman Sachs Mortgage Company, Serviced by Select Portfolio Servicing,
5035891	EDI: IRS.COM	Apr 20 2023 22:34:00	INTERNAL REVENUE SERVICE - CIO, PO BOX 7346, PHILADELPHIA, PA 19101-7346
5035885	Email/Text: info@pamd13trustee.com	Apr 20 2023 18:43:00	CHARLES J DEHART, III, ESQ., 8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036
5035886	EDI: JPMORGANCHASE	Apr 20 2023 22:34:00	CHASE AARP, 800 BROOKSEDGE BLVD, WESTERVILLE, OH 43081
5035887	EDI: JPMORGANCHASE	Apr 20 2023 22:34:00	CHASE HOME FINANCE, BANKRUPTCY DEPARTMENT, 3415 VISION DRIVE, COLUMBUS, OH 43219
5064493	EDI: JPMORGANCHASE	Apr 20 2023 22:34:00	JPMorgan Chase Bank, N.A., Chase Records Center, ATTN: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
5035892	+ Email/Text: PBNCNotifications@peritussservices.com	Apr 20 2023 18:43:00	KOHL'S/CAPONE, COLLECTION DEPARTMENT, PO BOX 3084, MILWAUKEE, WI 53201-3084
5406228	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 20 2023 18:44:00	MTGLQ Investors, L.P., C/O SELECT PORTFOLIO SERVICING, PO Box 65250, Salt Lake City, UT 84165, MTGLQ Investors, L.P., C/O SELECT PORTFOLIO SERVICING 84165-0250
5468660	+ Email/Text: mtgbk@shellpointmtg.com	Apr 20 2023 18:43:00	MTGLQ Investors, L.P., c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
5406227	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 20 2023 18:44:00	MTGLQ Investors, L.P., C/O SELECT PORTFOLIO SERVICING, PO Box 65250, Salt Lake City, UT 84165-0250
5468661	+ Email/Text: mtgbk@shellpointmtg.com	Apr 20 2023 18:43:00	MTGLQ Investors, L.P., c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, MTGLQ Investors, L.P., c/o Shellpoint Mortgage Servicing 29603-0826
5059351	EDI: PRA.COM	Apr 20 2023 22:34:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5036791	+ EDI: RECOVERYCORP.COM	Apr 20 2023 22:34:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5035896	EDI: CITICORP.COM	Apr 20 2023 22:34:00	SEARS/CBNA, PO BOX 6286, SIOUX FALLS, SD 57117-6286
5035897	EDI: RMSC.COM	Apr 20 2023 22:34:00	SYNCB/CCPPBY, BK NOTICES, PO BOX 965061, ORLANDO, FL 32896-5061
5035898	+ EDI: CITICORP.COM	Apr 20 2023 22:34:00	THD/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
5035900	+ Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Apr 20 2023 18:43:00	UNEMPL COMP TAX MATTERS,

HARRISBURG CASES L&I OFF CHIEF  
COUNSEL, 651 BOAS STREET 10TH FLOOR,  
HARRISBURG, PA 17121-0751

TOTAL: 30

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MTGLQ Investors, L.P. c/o Shellpoint Mortgage Serv
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 22, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 20, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Goldman Sachs Mortgage Company bnicholas@kmlawgroup.com
Brian C Nicholas	on behalf of Creditor MTGLQ Investors L.P. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Brian C Nicholas	on behalf of Creditor Goldman Sachs Mortgage Company bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Charles G. Wohlrab	on behalf of Creditor MTGLQ Investors L.P. cwohlab@raslg.com
Charles G. Wohlrab	on behalf of Creditor GS Mortgage-Backed Securities Trust 2022-RPL2 c/o U.S. Bank Trust National Association cwohlab@raslg.com
Dorothy L Mott	on behalf of Debtor 1 Kenneth Eugene Young DorieMott@aol.com karagendronecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;bethsnyderecf@gmail.com;ecf.mottgendron@gmail.com;MottGendronLaw@jubileebk.net
Dorothy L Mott	on behalf of Debtor 2 Mary Alice Young DorieMott@aol.com karagendronecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;bethsnyderecf@gmail.com;ecf.mottgendron@gmail.com;MottGendronLaw@jubileebk.net
Douglas Richard Blecki, Jr.	on behalf of Creditor Aberdeen Proving Ground Federal Credit Union dblecki@silvermanlegal.com jmc Murray@silvermanlegal.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Kara Katherine Gendron	on behalf of Debtor 1 Kenneth Eugene Young

District/off: 0314-1  
Date Rcvd: Apr 20, 2023

User: AutoDocke  
Form ID: 3180W

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Total Noticed: 38

karagendronecf@gmail.com;doriemott@aol.com;bethsnyderecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;MottGendronLaw@jubileebk.net

Kara Katherine Gendron

on behalf of Debtor 2 Mary Alice Young  
karagendronecf@gmail.com;doriemott@aol.com;bethsnyderecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;MottGendronLaw@jubileebk.net

Kevin S Frankel

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pa-bk@logs.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 13

**Information to identify the case:**

Debtor 1

Kennith Eugene Young

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5329

EIN --

Debtor 2

Mary Alice Young

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5699

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:18-bk-01077-HWV

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kennith Eugene Young

Mary Alice Young

By the  
court:4/20/23Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**